



10/22/2007

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432 S. Edwards Avenue
 Syracuse N

DEBB PARKER & SHANNYN GERRY... THE FIRST AND LAST PIECE TO THE HOME BUYING PUZZLE

PURCHASE PRICE: \$82,000

80/10/15
 MORTGAGE TYPE: 6.50%
 RATE: 30
 TERM (IN YEARS): 20.00%
 PERCENT DOWN: 4,100.00
 DOWN PAYMENT: 65,600.00
 MORTGAGE AMOUNT: 12,300.00
 SECOND MORTGAGE:
 PRINCIPAL & INTEREST: 414.64
 PRINCIPAL & INTEREST -SECOND MORTGAGE:
 97.20
 TAXES: 270.42
 HOMEOWNER INSURANCE: 0.00
 MORTGAGE INSURANCE: 0.00

TOTAL MONTHLY PAYMENT: \$782.26

TOTAL TAXES:

FHA 30 YEAR FIXED
 RATE: 6.25%
 TERM (IN YEARS): 30
 PERCENT DOWN: 2.25%
 DOWN PAYMENT: 1,850.00
 FHA MAX. MORTGAGE: 80,150.00
 FHA MAX. MORTGAGE: 1,200.00
 MORTGAGE AMOUNT: 81,350.00
 PRINCIPAL & INTEREST: 500.89
 TAXES: 270.42
 HOMEOWNER INSURANCE: 41.67
 MORTGAGE INSURANCE: 33.44

\$846.37

\$3,245

NEHEMIAH
 6.25%
 30
 2.25%
 2,050.00
 87,450.00
 1,300.00
 88,750.00
 546.45
 270.42
 41.67
 36.44

\$894.97

SETTLEMENT COSTS

CLOSING COSTS: \$2,022.25
 PREPAID ITEMS: 3,957.00
 POINTS (IF Applicable): 0.00
 DOWN PAYMENT: 4,100.00

TOTAL COSTS: \$10,079.25

SETTLEMENT COSTS

CLOSING COSTS: \$2,225.50
 PREPAID ITEMS: 3,957.00
 POINTS (IF Applicable): 0.00
 DOWN PAYMENT: 1,850.00

\$8,032.50

\$16.67

INQUIRE ABOUT SELLERS CONCESSION:
 MAXIMIZE TAX ADVANTAGES

DEBB PARKER & SHANNYN GERRY

COMMONFUND MORTGAGE
 OFFICE: (315) 472-5832 Ext. 1052
 CELL: (315) 374-5830
 WWW.CNYHOMEFINANCING.COM
 E-MAIL: DEBB@CNYHOMEFINANCING.COM

KEEP YOUR INVESTMENTS GROWING
 THINK "BIG PICTURE"

80/10/10 OR 80/20
 100% CONVENTIONAL

FICO SCORE DRIVEN

Debb Parker and Shannyn Gerry specialize in providing several financing options
 and encourages buyers to choose the product that best fits their needs

INTEREST RATES SUBJECT TO CHANGE



Mary Lou Colbert - Mortgage Executive
 432-1971, ext 6426
marylouc@americu.org
 Fax 432-0578



Welcome to: 432 S Edwards Ave, Syracuse 13206
ESTIMATED CLOSING COSTS

PURCHASE PRICE: \$82000.

	<u>30 Yr Fixed</u>	<u>80/20 Fixed</u>	<u>FHA</u>	HOME ** <u>POSSIBLE</u>
Loan Amount	\$77,900	\$67,200	\$81,357	\$82,000
Rate - EFF 10/24/07	6.350%	6.350%	6.500%	6.35%
Down Payment	\$4,100	\$16,800	\$1,845	\$0
Points/FHLMC Fee	0	1008	0	820
Flood Cert, Tax Serv	97	97	15	97
Credit Report	18	18	18	18
Appraisal	275	275	275	275
Recording	115	115	115	115
Abstract	90	90	90	90
Bank Attorney	425	425	425	425
Loan Evaluation	50	50	50	50
Doc Prep/other fees	50	101	0	50
Title Insurance	645	523	675	670
NYS Mtg Tax	559	479	585	590
Property Tax	3245	3245	3245	3300
Homeowners Ins	500	500	500	500
Prepaid Interest	412	356	441	382
-Seller Concessions				
-Grant or other credits*		\$16,800		
CASH REQUIRED	\$10,581	\$7,282	\$8,279	\$7,382
Principal & Interest	\$484.72	\$418.14	\$514.23	\$537.26
Taxes	270	270	270	270
Homeowners Insurance	42	42	42	42
Monthly PMI	40	0	33	29
2nd Mortgage	0.00	162.98	0	
HOA				
Total Monthly	\$837.05	\$893.21	\$859.71	\$878.26

***Ameridream/Sonyma/Homeheadquarters/UNPA**
Biweekly available on Conventional Mortgages

1 Yr, 3 Yr, 5 Yr, FHA Arms Available

Rates Subject to change without notice

FHA & VA Loan Amounts include MIP & Funding Fee

New Construction Rate Lock - 6 Months

State Income/Stated Asset-S/Emp 10% down,

Tax Escrow ONLY Required on FHA, VA & NOO

Cash to close is estimated

**Income Limits may apply.